

**COMBINED DECLARATION AND
POWER OF ATTORNEY FOR PATENT APPLICATION**

As below-named inventors, we hereby declare that:

The residence, post office address and citizenship is as stated below next to each name.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

“SINGLE PREMIUM ANNUITY FOR SATISFYING AN EQUITY LOAN”

the specification of which is filed concurrently herewith, and identified by Attorney Docket No. 33605.00.0002.

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendments referred to above.

We acknowledge the duty to disclose information which is material to the examination and patentability of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

We hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventors' certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: NONE

We hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application: NONE

We hereby appoint Angelo J. Bufalino, 29,622, James T. FitzGibbon, Reg. No. 20,592, Ludwig E. Kolman, Reg. No. 32,473, Joseph P. Krause, Reg. No. 32,578, Richard A. Zachar, Reg. No. 25,560, Christopher J. Reckamp, Reg. No. 34,414, Michael J. Turgeon, Reg. No. 39,404, Christopher P. Moreno, Reg. No. 38,566, Loren H. McRoss, Reg. No. 40,427 and Timothy J. Bechen, Reg. No. 48,126 as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office in connection therewith. Address all correspondence to:

Angelo J. Bufalino, Esq.
VEDDER, PRICE, KAUFMAN & KAMMHOLZ
222 North LaSalle Street, 24th Floor
Chicago, Illinois 60601

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief is believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of inventor: Lowell I. Stahl

Inventor's Signature: _____

Date: _____

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* * * * *

Full name of inventor: Frank J. Kross

Inventor's Signature: _____

Date: _____

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Full name of inventor: Frank J. Perroni

Inventor's Signature: _____

Date: _____

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Full name of inventor: Herbert R. Williams

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